

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

In re:	)	Case No. 21-42394-399
	)	Chapter 13
<b>SHANNON ANTOINETTE WESLEY,</b>	)	
	)	
Debtor/Movant,	)	
	)	
vs.	)	Re: Motion No. 34
	)	
<b>DIANA S. DAUGHERTY,</b>	)	
	)	
Trustee/Respondent.	)	

**CERTIFICATION OF NO RESPONSE**

The undersigned certifies that all entities entitled to notice of the Debtor's Motion to Incur Debt in accordance with Local Bankruptcy Rules have been served with the foregoing Motion and the time for response has passed. No responses in opposition have been filed or any responses in opposition have been resolved. Movant requests the Court enter the proposed order.

Date: December 7, 2021

/s/ Timothy Powderly


Timothy P. Powderly, #64092MO  
11965 St. Charles Rock Rd., Suite. 202  
St. Louis, MO 63044  
Tel: 314-770-9890/ 314-739-1355  
Tim@Powderlylaw.com  
ATTORNEY FOR DEBTOR

**ORDER**

Upon the filing of the Debtor's Motion to Incur Debt (the "Motion"), for good cause shown and upon careful review of the record in this case, it is accordingly

**ORDERED** that the Motion be and it is hereby **GRANTED** in that the Debtor is allowed to incur debt to purchase a replacement vehicle. The Debtor may borrow up to \$24,000.00 with the interest rate not to exceed 24.00%. The repayment amount shall be no more than \$445.00 per month over a period of 72 months.

DATED: December 7, 2021  
St. Louis, Missouri  
jah

  
Barry S. Schermer  
United States Bankruptcy Judge

**Order prepared by:**

**Timothy Patrick Powderly**  
The Powderly Law Firm, L.L.C.  
11965 St. Charles Rock Rd.  
Suite 202  
St. Louis, MO 63044  
ATTORNEY FOR DEBTOR

**Copies to:**

**Timothy Patrick Powderly**  
The Powderly Law Firm, L.L.C.  
11965 St. Charles Rock Rd.  
Suite 202  
St. Louis, MO 63044  
ATTORNEY FOR DEBTOR

**Shannon Antoinette Wesley**  
1018 Wildcherry LN  
Saint Louis, MO 63130  
DEBTOR

**Diana S. Daugherty**  
PO Box 430908  
St. Louis, MO 63143  
CHAPTER 13 TRUSTEE

**Office of the United States Trustee**  
111 South 10th Street, Suite 6.353  
St. Louis, MO 63102  
U.S. TRUSTEE